

Certificate Number: 03088-PAE-DE-034317125

Bankruptcy Case Number: 20-11230



03088-PAE-DE-034317125

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 6, 2020, at 9:09 o'clock PM CDT, Frederick R Naddeo completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 6, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor